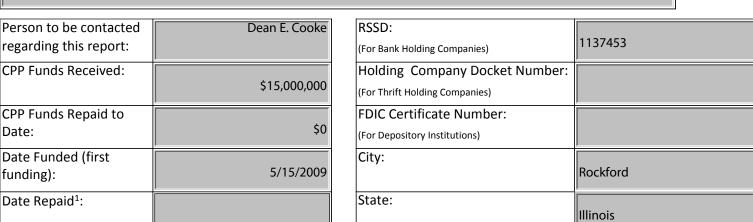
ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Foresight F	- inancial	Group,	Inc.



¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

	than otherwise would have occurred. increased lending by slightly over \$6 million. This increase was facilitated by removal of burdensome, non-accrual assets from the subsidiary banks with \$12 million of the \$15 million TA Capital proceeds.
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increased lending, please describe the	The group has increased 1-4 residential secured credits by \$2.6 million, commercial operating credit by \$3.275 million and agricultural production loans by \$3.17 million. Overall total loan balances have increased modestly with a shift from commercial real estate.
 etc.).	The group has expanded it securities portfolio by a net of almost \$30 million adding \$19.4 million in MBS related securities and \$18.8 million in municipal securities and to a lesser degree lowering its holdings in agency securities by \$8.4 million.
Make other investments	
Increase reserves for non-performing assets	The group has aggressively reserved for non-performing assets with the current reserve being \$4.6 million greater than at the receipt of TARP. Current reserve balance stands at over \$11.5 million.

X	Reduce borrowings	The group has decreased its current reliance on FHLB borrowings by over \$3 million.
	Increase charge-offs	
	increase charge-ons	
	Purchase another financial institution or	
	purchase assets from another financial	
	institution	
₩.	Held as non-leveraged increase to total	Between \$3 - \$4 million of the original \$15 million of TARP funds is currently being retained as cash
	capital	for "additional capital cushion."
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	What actions were you able to avoid because of the capital infusion of CPP funds?				
	The receipt of TARP funds has allowed the group to avoid the necessity of reducing loans to improve Total Risk Based Capital.				
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What actions were you able to take that you may not have taken without the capital infusion of CPP funds?		
The infusion of CPP funds afforded the holding company the ability to purchase non-accrual assets from its subsidiary banks.		

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.		

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.